

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION**

In re:

DEBORAH EDWARDS

Debtor(s)

Case No. 16-34106

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Tom Vaughn, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 10/26/2016.
- 2) The plan was confirmed on 02/08/2017.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 10/04/2017.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was dismissed on 03/21/2018.
- 6) Number of months from filing to last payment: 12.
- 7) Number of months case was pending: 18.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: NA.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor \$5,386.00  
Less amount refunded to debtor \$0.00

**NET RECEIPTS: \$5,386.00**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan \$4,000.00  
Court Costs \$0.00  
Trustee Expenses & Compensation \$249.13  
Other \$21.76

**TOTAL EXPENSES OF ADMINISTRATION: \$4,270.89**

Attorney fees paid and disclosed by debtor: \$0.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
CERASTES LLC	Unsecured	922.50	NA	NA	0.00	0.00
CITY OF CHICAGO DEPT OF REVENUE	Unsecured	3,779.42	8,752.91	8,752.91	0.00	0.00
COMENITY CAPITAL BANK	Unsecured	NA	314.16	314.16	0.00	0.00
CREDIT MANAGEMENT LP	Unsecured	709.00	NA	NA	0.00	0.00
CREDIT ONE BANK	Unsecured	587.00	NA	NA	0.00	0.00
DIVERSIFIED ADJUSTMENT SERVICE	Unsecured	354.00	NA	NA	0.00	0.00
GM FINANCIAL	Unsecured	21,821.25	21,821.25	21,821.25	0.00	0.00
IL DEPT OF REVENUE	Priority	500.00	NA	NA	0.00	0.00
IL DEPT OF REVENUE	Unsecured	86.43	91.19	91.19	0.00	0.00
ILLINOIS COLLECTION SERVICE INC	Unsecured	166.00	NA	NA	0.00	0.00
INTERNAL REVENUE SERVICE	Unsecured	28,874.69	34,477.01	34,477.01	0.00	0.00
INTERNAL REVENUE SERVICE	Priority	8,345.31	16,952.48	16,952.48	308.41	0.00
ISAC	Unsecured	11,768.00	15,215.23	15,215.23	0.00	0.00
JEFFERSON CAPITAL SYSTEMS LLC	Unsecured	689.00	689.90	689.90	0.00	0.00
JEFFERSON CAPITAL SYSTEMS LLC	Unsecured	1,468.00	1,468.48	1,468.48	0.00	0.00
LVNV FUNDING	Unsecured	380.00	633.78	633.78	0.00	0.00
MIDLAND FUNDING	Unsecured	620.53	NA	NA	0.00	0.00
PEOPLES GAS LIGHT & COKE CO	Unsecured	772.41	NA	NA	0.00	0.00
QUANTUM3 GROUP LLC	Unsecured	908.00	908.47	908.47	0.00	0.00
QUANTUM3 GROUP LLC	Unsecured	NA	499.26	499.26	0.00	0.00
QUANTUM3 GROUP LLC	Unsecured	NA	527.74	527.74	0.00	0.00
QUANTUM3 GROUP LLC	Unsecured	NA	818.34	818.34	0.00	0.00
REGIONAL ACCEPTANCE CORP	Secured	11,325.00	20,177.52	11,325.00	329.05	477.65
REGIONAL ACCEPTANCE CORP	Unsecured	123.93	NA	8,852.52	0.00	0.00
RJM ACQUISITIONS	Unsecured	97.78	NA	NA	0.00	0.00
SOUTHWEST CREDIT	Unsecured	91.00	NA	NA	0.00	0.00
SPRINGLEAF FINANCIAL SERVICES	Secured	1,870.83	NA	NA	0.00	0.00
SPRINT NEXTEL	Unsecured	353.81	NA	NA	0.00	0.00
WEB BANK	Unsecured	71.00	NA	NA	0.00	0.00
ZALES/SJ	Unsecured	287.00	NA	NA	0.00	0.00

<b>Summary of Disbursements to Creditors:</b>			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$11,325.00	\$329.05	\$477.65
All Other Secured	\$0.00	\$0.00	\$0.00
<b>TOTAL SECURED:</b>	<b>\$11,325.00</b>	<b>\$329.05</b>	<b>\$477.65</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$16,952.48	\$308.41	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$16,952.48</b>	<b>\$308.41</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$95,070.24</b>	<b>\$0.00</b>	<b>\$0.00</b>

<b>Disbursements:</b>		
Expenses of Administration	<u>\$4,270.89</u>	
Disbursements to Creditors	<u>\$1,115.11</u>	
<b>TOTAL DISBURSEMENTS :</b>		<b><u>\$5,386.00</u></b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 04/23/2018

By: /s/ Tom Vaughn

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Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.